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2020 BUYER'S GUIDE

Our annual directory of manufacturers, suppliers and service providers specializing in housing and community development

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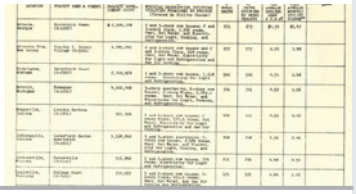
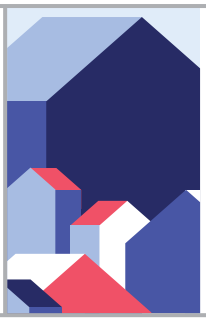
FEATURES





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CEO
Adrianne Todman

EDITOR
Sylvia Gimenez

ASSISTANT EDITOR
Libby Leyden

DESIGN & PRODUCTION
SmithBucklin
330 N. Wabash Ave. Suite 2000
Chicago, IL 60611

ADVERTISING REPRESENTATIVE
The Townsend Group Inc.
2025 M St. NW, Suite 800
Washington, DC 20036
202.367.2456

NAHRO HEADQUARTERS
630 Eye St., N.W.
Washington, DC 20001-3736
202.289.3500
Website: www.nahro.org
Email: nahro@nahro.org

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RACE, EQUITY AND HOUSING:

The Early Years

BY BETSEY MARTENS, WITH ELIZABETH GLENN AND TIFFANY MANGUM

Far-reaching and damaging policies like redlining don't just materialize on the policy horizon without a powerful series of antecedents. Some of the practices that paved the way for racially explicit housing segregation were born in public housing. This article invites all housing professionals to understand the relationship between the early public housing program and the racial inequity in America today. And as leaders in NAHRO's Diversity, Equity and Inclusion Advisory Committee, we offer this article as an introduction to a new chapter of work. This new chapter will use a learning framework of reading, listening and watching exceptional media content to contribute to a strategic path that will prepare NAHRO, and the larger industry, for meaningful equity work, and subsequent change in housing program and policy.

"America is an old house," writes Isabelle Wilkerson in her recent *New York Times Magazine* article, "America's Enduring Racial Caste System." "The owner of an old house knows that whatever you are ignoring will never go away" and even though you didn't design or build the house or choose the foundations that are now cracking, you are still responsible. "We are the heirs to whatever is right or wrong with it. We did not erect the uneven pillars, but they are ours to deal with now."

Wilkerson's housing metaphor is powerful for us in housing. The practice of housing segregation and racially motivated policymaking was widespread in America long before the advent of the first public housing program in 1933. That's when the federal government showed up in the arena and began a series of policies that perpetuate isolated and segregated neighborhoods and substantial wealth and opportunity gaps that exist to this day. And though we did not create the policies that caused a chain reaction from which we've never recovered as a society, we are their heirs, and we need to understand what we've inherited. As advocates, stakeholders and stewards of public housing, we can learn about the part we played in order to better understand how to contribute to the correction of these big, and widening, gaps.

The Public Works Administration and "Neighborhood Composition"

The 1933 program was not the one we know today, but instead its precursor, the Public Works Administration's housing program. In 1932, Roosevelt was a newly elected president implementing the New Deal vision that won him the presidency. The PWA was a program of the National Industrial Recovery Act, and eventually built 25,000 units of housing in 58 locations over four years. Roosevelt appointed his Secretary of the Interior, Harold Ickes, to manage the public housing program.

In his role, Ickes did several things to reinforce his belief in racial integration and root the new organization in a deep concern for equity. All PWA contracts guaranteed employment for African Americans and included a nondiscrimination clause. Ickes created the office of Racial Relations Services to combat discrimination in housing programs and placed an effective leader at its head.

But despite this foundation, Ickes caved to the politics of the time and approved a policy that would make publicly funded housing explicitly racially segregated. While there is debate about his intentions, history favors the opinion that he was trying to avoid clashes with segregationists and appease a public wary of a government forcing racial integration. Ickes authorized the "neighborhood composition" rule, which meant no new public housing project would alter the racial composition of the neighborhood where it was built.

Despite these segregationist policies, integrated neighborhoods existed during the 1930s, partially because public and private transportation options were so limited that most jobs were located in the central city and people needed to live close to work. But since the PWA had to make a conscious determination whether a neighborhood was "white" or "black" in order to abide by the neighborhood composition rule, integrated neighborhoods often end up segregated. Thus, the neighborhood composition rule perpetuated segregation where it already existed and often

Timeline of Race and Equity in Public Housing

1933

The **Public Works Administration** (PWA) is formed. Its public housing program was required to follow a neighborhood composition rule, which both preserved existing segregation and ended up segregating previously integrated neighborhoods.

1937

The **U.S. Housing Authority** (USHA) is formed. The USHA retailed authority to approve all decisions about new public housing except location, which was left to local jurisdictions. This led to even more segregated neighborhoods.

1948

The Supreme Court ends **racially restrictive property covenants** that allowed the Federal Home Administration to exclude virtually all nonwhites from agency benefits.

1949

The **U.S. Housing Act of 1949**, which had a goal of creating 800,000 public housing units, was passed without a prohibition against racial segregation.

1968

The **Fair Housing Act** is passed, outlawing discrimination based on race, color, religion, or national origin in the terms, conditions, or privilege of the sale or rental of a dwelling.

created it where it otherwise hadn't been. As Richard Rothstein writes, "... despite its nominal rule of respecting the prior racial composition of neighborhoods — itself a violation of African Americans' constitutional rights — the PWA segregated projects even where there was no previous pattern of segregation." The PWA very often had to make a conscious determination whether a neighborhood was "white" or "black" because integration was an organic pattern in the '30s, when private and public transportation options were so limited that most jobs were located in the central city and people needed to live close to work.

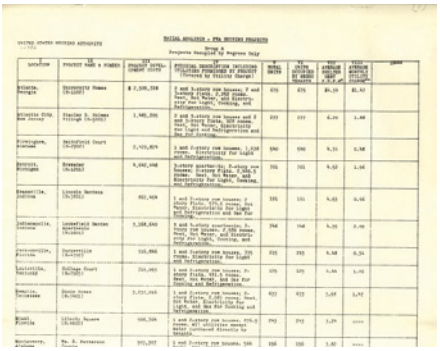
The first project built by the PWA was Techwood Homes in Atlanta in 1935. To create this 604-unit "whites only" housing, the PWA demolished an integrated neighborhood that was home to 1,600 low-income workers, one-third of whom were African American. The "success" of Techwood Homes not only created a segregated white neighborhood but intensified the housing crisis for African Americans, who then had to crowd into neighborhoods where African Americans were already living. In a further stain on our public housing history, the founding documents for most housing authorities carry the mission language of "clearing slum and blight," which was too often code for demolishing African American neighborhoods to create better housing for whites. The subsequent 24,000 PWA units followed this pattern of maintaining or defining segregation — and worse, maintaining or even exacerbating patterns of lesser opportunity.

The U.S. Housing Authority and Local Jurisdictions

The U.S. Housing Authority, authorized in the U.S. Housing Act of 1937, fully took over PWA building activity by 1939. The USHA left its own imprint on segregation policy by bifurcating the decision-making process for new public housing units: It retained the authority to approve all decisions about tenant selection, tenant eligibility, project budgets and project design but left to the local jurisdiction the ability to decide where to locate this new public housing. This directly led to a system of racially based housing policies that forged segregated neighborhoods for generations.

Allowing local jurisdictions to decide on location meant the discussions of where to situate public housing developments was influenced by fierce resistance from white majorities and weak acquiescence from local politicians who were eager to keep the races segregated. Many of the early public housing communities were built in the worst urban locations and would result in what Kenneth T. Jackson describes in "Crabgrass Frontier" as "the ghettoization of public housing."

As one observer notes, in the 1940s in Chicago, "local prejudice rather than rational land use has dictated the selection of sites in public housing programs." As the USHA watched Chicago's



United States Housing Authority Racial analysis - PWA Housing Projects, ca. May 1939

decisions about site selection, they evaluated whether they could condition federal aid to Chicago. But, in a showdown between local control and federal authority, the locals won "hands down." Racially segregated patterns across the nation continued to be created.

Despite the proliferation of these racist practices, both the PWA and the USHA were conscientious about the doctrine of separate but equal. Both entities sought to create a proportionate number of opportunities for African Americans and tracked the data carefully.

Pruit Igoe: Separate but Equal

St. Louis' Pruitt Igoe development is perhaps the clearest example of separate but equal. Pruitt Igoe was originally designed to be built on two separate parcels of land: Pruitt was for African American residents in one neighborhood and Igoe was for white residents in another. When the location for Igoe fell through, the St. Louis Housing Authority decided to continue to pursue a segregated

project by building both buildings on the same land. It took the Supreme Court's ruling on Brown v. Board of Education in 1954 to force the housing authority to change plans once again and imagine Pruitt Igoe as an integrated project.

In the end, Pruitt Igoe evolved into an entirely African American property due to the suburban homeownership opportunities that were available to white families but not to African Americans. As white families fled to greener pastures, the vacancy rate at Igoe became staggering, while the waiting list for Pruitt were tremendously long. Eventually African Americans were admitted to Igoe, and by the mid-1960s, it was yet again another fully segregated public housing property.

The expansion of those homeownership opportunities also took place in a highly racialized context. The original system of home appraisal was created by the Homeowners' Loan Corporation (HOLC), which was one of the earliest entities created in the New Deal. HOLC's appraisal system is understood to have created the practice that became known as redlining. Years later, the Federal Home Administration (FHA)'s adherence to "good business practice" virtually excluded nonwhites from agency benefits by the agency's insistence on racially restrictive covenants. Those covenants continued in force until 1948, when the Supreme Court's action put an end to them.

The U.S. Housing Act of 1949 and the Bricker-Cain Amendment

The U.S. Housing Act of 1949 was the next great hope for not only increasing the public housing inventory, with a goal of 800,000 units, but it anticipated being the legislative vehicle to undo the discriminatory practices in housing. Unsurprisingly, the bill provoked intense opposition from the real estate lobby, which had long argued that housing is not an appropriate activity of government.

The opposition was organized by two Republican senators, John Bricker and Harry Cain, both ardent foes of public housing, who thought they could stop the bill by including what is commonly referred to as a "poison pill." They inserted a provision that prohibited the practice of racial segregation in public housing. They banked on the theory their amendment would pit Northern liberals against Southern segregationists, two groups that would otherwise align in support. The Bricker-Cain amendment created turmoil for liberal supporters who had to decide whether it was better for African Americans to have a sweeping housing bill that perpetuated segregation, or no bill at all. In the end, they decided that imperfect housing options are better than no housing options, and they organized to defeat the Bricker-Cain amendment.

The failure to include a prohibition against racial segregation in the 1949 Housing Act meant that site selection remained in the hands of local jurisdictions and, not surprisingly, its supporters' greatest worries were manifest. As Nancy Denton wrote in "American Apartheid," "after 20 years of urban renewal, public housing projects in most large cities had become black reservations, highly segregated from the rest of society and characterized by extreme social isolation."

Public housing continued to be developed in racially explicit patterns that we have yet to recover from. It wasn't until the 1969 Fair Housing Act that we see genuine attempts to undo the harm.

After the Fair Housing Act

The homeownership programs that grew up around and after public housing and that solidified, and codified, the practice of racially segregated housing is increasingly well understood. Racially explicit covenants, discriminatory mortgage lending, and the redlining of entire neighborhoods are now understood to have created impacts that go well beyond the initial goal of keeping people separate. We bear witness to their disruption of intergenerational upward mobility and its preservation of racial inequality across economic, social and political sectors. Readers interested in learning more about the policy mistakes and current work to reverse damage done might want to read "The Color of Law: A Forgotten History of

How Our Government Segregated America, American Apartheid: Segregation and the Making of an Underclass," or watch "Brick by Brick" and "The Pruitt-Igoe Myth."

Having read this brief summary of public housing's contribution to racially motivated housing, policy readers might conclude that now is the time to double down on enforcement of the Fair Housing Act, at a minimum. The Trump administration's recent decision to repeal the Affirmatively Furthering Fair Housing (AFFH) rule flies in the face of learning from history. When decisions about land use patterns and integrating communities are left to local government, we know what we get. Most American communities retain all, or key, elements of land-use patterns that emerged in the early 1900s, and housing policies that evolved during the full height of Jim Crow.

As the effects of the Industrial Revolution settled over American cities, the earliest zoning principles grew up out of a desire to separate uses: carving into separate zones the functions of shopping, homes, jobs and civic life. Later iterations of functional zoning developed into zoning laws that segregated people explicitly. When the courts intervened, officials skirted the court's will by separating housing types, a powerfully effective strategy for maintaining the status quo.

Public policies, from housing to transportation, also promoted land use patterns that pushed growth from the center out, separated people and uses, and moved the automobile from a luxury to a necessity. Post-war housing policies of the FHA, and later VA, explicitly favored loans to new single-family development on the edge of existing community over "interior locations" that had a tendency to "lose quality." These policies were reinforced by public investment that extended infrastructure further and further out, enabling housing to be developed without adjacency to employment and other family supports. This federal investment in the expansion of homogenous suburbs stripped the inner cities of critical infrastructure, physical and social, making education, work and mobility very difficult.

Policy, Equity and NAHRO

The questions we have for our NAHRO community center around the idea of how we implement policies that truly foster equity that both includes and goes beyond housing access and opportunity. How do we provide truly equal access to quality affordable housing for all eligible Americans, promote equitable housing policy, and assure that housing enables and activates the full potential of all of its residents?

As the working title of our Educate, Innovate, Elevate and Act Subcommittee indicates, our intention is to help educate housing and community development professionals about the roots of social inequity, especially its housing roots; elevate the discussion in NAHRO venues; innovate around anti-racist interventions; and then propose a plan to act. We want to hear from you. What do you think the policy strategy for an equitable housing policy includes? With housing as our platform, this is a call to promote policies that preserve and protect our affordable housing communities, ensure the long-term well-being of low-income residents, and create health, economic, environmental and technological equity for all.

The Diversity, Equity and Inclusion Advisory Committee also has a Policy Subcommittee, which is starting the discussion with ideas like greater access to rental housing options; low or no-interest homeownership loans for Black, indigenous and people of color (BIPOC); advocacy for inclusionary zoning and source of income discrimination laws that open up housing and education opportunities for low income people and people of color; for full digital access in all affordable housing communities; health-secure and education-ready housing for all young children. Now is the time to increase and activate tools that improve on the fundamental strategy of Affirmatively Furthering Fair Housing (AFFH). Please check NAHRO's website and social media channels (Twitter and Facebook) for our first event, or contact any of us (see author bios below). ■

Betsey Martens is co-chair of the Educate, Innovate, Elevate and Act Subcommittee of NAHRO's Diversity, Equity, and Inclusion Advisory Committee. She is frequent contributor to the Journal of Housing & Community Development and a past president

of NAHRO. She is the former director of Boulder Housing Partners, and currently is working on several ventures to support the housing and community development sector to be active partners in closing achievement, opportunity and equity gaps. Contact Betsey via email at ***betseymartens@gmail.com****.*

Elizabeth Glenn is the chair of NAHRO's Diversity, Equity, and Inclusion Advisory Committee and a member of the NAHRO Board of Governors. She retired from local government as the deputy director of the Baltimore County Department of Planning where she was responsible for the administration of affordable housing policy and housing finance, community development programs and homeless services. She is the U.S. adviser for the UK Nigeria Society for Housing Professionals, president of the board of directors of the Bethel Wellness and Empowerment Center in Baltimore City, and is serving her third four-year term as a trustee of the Maryland Affordable Housing Trust. Contact Liz via email at ***elizabethscottglenn@gmail.com****.*

Tiffany Mangum is the co-chair of the Educate, Innovate, Elevate and Act Subcommittee of NAHRO's Diversity, Equity and Inclusion Advisory Committee. She is the special assistant to the CEO of the Fresno Housing Authority and project manager for California Ave. Neighborhood, a revitalization project targeting the California Ave. Neighborhood around the historic Edison High School in southwest Fresno. She's also served 18 years in various human resources roles. She is a Fresno, California native, and a graduate of Fresno State University where she studied business administration. Contact Tiffany via email at ***tmangum@fresnohousing.org****.*

The Public Housing Investment Update 2020

BY ROD SOLOMON

Pandemic, Systemic Racism and Public Housing

Housing needs created by the impacts of the pandemic pile onto the pre-existing condition that only one of five low-income families eligible for deeply subsidized housing programs (public housing and Section 8) and need assistance are served. The House of Representatives proposed $100 billion in its May 2020 HEROES Act for emergency rental assistance not to address this unacceptable situation, but to keep conditions from dramatically worsening.

Public housing authorities (PHAs) have struggled to maintain operations. They have stepped up in unprecedented ways to support their communities and keep both their employees and subsidized households safe, including many high-risk residents housed in close quarters. But PHAs have seen slowed progress toward preserving and upgrading housing as rehabilitation work substantially has ceased in occupied units and the construction trade has practiced social distancing.

The racially charged murders and accompanying protests, as well as the disproportionate impact of the pandemic on minorities, have been stark reminders of long-standing fundamental racial injustice. The need for these annual articles in significant part has been the underfunding of public housing rehabilitation or replacement, which is directly related to the lack of political favor for Black people and other minorities served (or perceived to be served) by the program.

Major Housing Assistance Boost Coming?

Our sorrows and shocks of 2020 and the national deficiencies exposed again should spur us to a greater level of commitment to basic housing assistance, among other needed actions.

The House of Representatives made such a commitment in the Moving Forward Act passed in July 2020, which includes $70 billion in public housing capital funds and other important provisions. The House 2021 HUD appropriations act adds $24 billion in capital funds as part of an emergency infrastructure package.

The housing assistance proposals of Democratic presidential nominee Joe Biden or included in the Democratic platform likewise are sweeping. Both propose that every family eligible for a Section 8 voucher be able to receive one. That proposal would cost at least an additional $125 to $150 billion annually when fully implemented. Biden's campaign website describes his proposals as a $640 billion investment in America's housing.

Adoption of such proposals would constitute a reset in national priority for housing assistance. While this article focuses on critical steps forward for preservation and replacement

of almost 1 million desperately needed public housing units mostly serving extremely low-income households, those steps should be considered in the context of a much larger potential advance in the coverage of housing assistance.

Public Housing Funding and Investment Programs

The principal means of addressing the public housing program's capital needs is the annually appropriated Public Housing Capital Fund. As of 2018, funding for the Capital Fund had fallen 36% since 2000. Congress provided a 40% increase in 2018 and has sustained it in 2019 and 2020, but funding adjusted for inflation still is significantly lower than a decade ago. Operating funding also has fallen short most years of HUD-estimated needs. Public housing advocacy groups estimate capital needs to be in the $70 billion range, up from a HUD study estimate of $26 billion in 2010. The New York City Housing Authority (NYCHA) reports an estimated $40 billion need for NYCHA's 175,000 units alone.

Prior to the Rental Assistance Demonstration (RAD), the basic mechanism for leveraging non-public housing funds to support public housing was the mixed finance public housing program. That program combines public housing units with other units and public housing funding with low-income housing tax credit equity and other funding sources. Its volume has dropped significantly in recent years. Total funding of HUD-approved mixed-finance transactions closed, including public housing, affordable housing and market-rate units was almost $1.9 billion annually from fiscal 2008 to 2012, as opposed to approximately $550 million from fiscal 2015 to 2019.

The program used to stretch annual appropriations to address the capital backlog through debt rather than equity has been the Capital Fund Financing Program (CFFP). The CFFP, authorized in 1998, allows PHAs to raise capital by borrowing against future capital fund appropriations. The CFFP has resulted in authorized borrowing of $4.6 billion, but virtually no new borrowing since 2013.

The availability of RAD has contributed substantially to the shrinkage in volume of public housing mixed finance and CFFP. In addition, the mixed-finance transactions had been driven in significant part by large up-front HOPE VI grants to address severely distressed public housing, for which appropriations levels shrank severely in the 2000s. The shakiness of public housing appropriations also contributed to the shrinkage, particularly for CFFP where lenders or bond holders must rely on future appropriations for repayments.

The Choice Neighborhoods program of large grants for the revitalization of neighborhoods containing severely distressed public or assisted housing could make a fundamental difference if better funded, as HOPE VI did. The funding, however, allowed for just four implementation grants for 2019 and five projected for 2020. The Energy Performance Contracting (EPC) initiative, allowing PHAs to borrow to make energy-conserving investments in public housing and repay with subsidy saved by reduced energy consumption, is helpful but only in effect while the units covered remain public housing. PHAs generally must repay EPC financing as part of a public housing recapitalization that requires conversion to Section 8. EPC transactions continued at an annual approval volume of $207 million in 2018 (of which $151 million was for NYCHA) and $104 million in 2019.

Voucher Conversion Predecessors to RAD

The Bush administration proposed in its 2002 and 2003 budgets to allow the conversion of individual public housing developments to project-based vouchers (PBV) as a means of stabilizing funding and promoting rehabilitation through leveraging of loans, tax credits and other funding. While this proposal, called the Public Housing Reinvestment Initiative (PHRI), did not become law, some PHAs accomplished the same result through available administrative means. They used tenant protection vouchers (TPV) awarded by HUD upon approval of disposition of obsolete public housing under Section 18 of the U.S. Housing Act of 1937 (the Act) to fund replacement PBVs. They then combined PBVs with other resources such as 4% tax credits to undertake substantial rehabilitation of the developments.

TPVs typically are at higher subsidy levels than public housing and in some high-cost rental markets, much higher subsidy levels. Particularly in California

but also in diverse locations elsewhere where such subsidy disparities existed, PHAs used this approach to fund rehabilitation or preservation of thousands of units prior to RAD. This generated a present-value increase in resources in the $1 billion range.

RAD Comes of Age

Building upon PHRI, other project-based financing proposals from the Millennial Commission and the Harvard Design School; work over several years by PHA groups such as NAHRO, CLPHA and PHADA; and other advocacy groups, including the Center for Budget and Policy Priorities (CBPP), and then driven by the Obama administration, Congress enacted RAD in the 2012 HUD Appropriations Act. RAD allows PHAs to convert public housing subsidy for individual projects to long-term Section 8 PBV or Project-Based Rental Assistance contracts, if conversion does not result in increased initial subsidy from public housing levels. A major question from the outset was whether the no cost increase limitation that was a condition of enactment would make RAD infeasible in many cases.

The Obama administration's innovative and skillful rollout, the RAD office's continued outstanding work supported by the Trump administration, PHA innovativeness and lender and investor confidence in the security of long-term Section 8 contracts and ability to work with debt-free properties have led to RAD success despite the cost limitation. Congress, pushed by both administrations and industry-based groups such as a "RAD Collaborative" formed to promote and improve RAD, have increased the public housing unit cap over several years from 60,000 to 455,000 units.

According to HUD's October 2019 evaluation for the demonstration, RAD projects raised $12.6 billion in private and other funds to convert 103,268 public housing units, an average of $121,747 per unit. The largest single source of funds was equity from sale of 4% tax credits, followed by equity from sale of 9% tax credits.

This congressionally mandated and ironically named "Final Report" generally found RAD to be successful. The report raised some concerns for the longer term, including that contractual and other safeguards for preserving this housing over the decades have not been tested. As of September 2020, HUD and PHAs had converted over 130,000 units and leveraged almost $10 billion in hard construction costs.

HUD released a revised notice setting basic RAD rules in November 2019. Innovations included tenant protections for residents supported by non-RAD as well as RAD PBVs on RAD sites, thus supporting transactions combining RAD and non-RAD approaches; ability for PHAs to trade their funding resources; a RAD rent bonus for units located in "Opportunity Zones"; and an opening to streamline RAD's use for replacement of demolished or disposed-of units authorized for funding consistent with the "Faircloth Amendment" to the Act, an authorization now largely unused because capital must be found to produce the units and the resulting housing would be public housing units likely to be underfunded.

Tax Credits

The most common means of enabling rehabilitation of public housing stock that otherwise would not pencil out with RAD rents is 4% tax credits. These tax credits are available for transactions to which a tax credit allocating agency allocates the required level of tax-exempt bonds under its private activity bond cap set by a national formula. In most states bond cap and 4% tax credits are readily available, as opposed to highly competitive 9% tax credits. The relatively shallow-subsidy 4% tax credits work well when combined with Section 8 to allow affordability for extremely low-income households.

The value of 4% tax credits has been eroded by very low interest and discount rates. This occurs because the law defines 4% tax credits more precisely as the level at which the tax credits will have a 30% present value relative to eligible development costs, and the Treasury-set percentage to achieve that value for the 10-year period of the tax credits is now just over 3%. To remedy this, the Moving Forward Act sets the value of 4% tax credits at 4% annually. The Act also reduces the percentage of development costs that must be funded through bonds that require bond cap to make a development eligible for 4% tax credits, authorizes additional bond cap, authorizes an increase in available 9% tax credits and increases the per-unit value of tax credits for projects substantially serving extremely low-income households.

Public Housing Repositioning

Enter "public housing repositioning," the current administration's prescription for public housing. The effort includes an "Agency Priority Goal" in HUD's Strategic Plan of "transitioning 125,000 public housing units into a more sustainable platform from the end of fiscal year 2018 through the end of fiscal year 2020"; HUD staff "Repositioning Assistance Panels" for training PHAs and "Repositioning Expeditors" to help move along the approval process for such proposals; a HUD webpage; and various notices, "Frequently Asked Questions" and policy pronouncements.

HUD's Repositioning Public Housing webpage states, "Repositioning from a public housing platform to other forms of HUD rental assistance can help PHAs address rehabilitation and physical needs, as well as place properties on a more stable financial foundation. The Department's repositioning efforts will provide communities with additional flexibilities to better meet local needs and funding options to achieve long-term viability for their affordable housing…"

"Through repositioning, public housing agencies (PHAs) and their partners are able to access financing to repair and preserve units to provide better homes to thousands of families and more flexibly manage their affordable housing to better meet local needs."

That sounds like a constructive effort to preserve low-income housing opportunities. Nevertheless, the effort has generated suspicion regarding its intentions (e.g., a February 2020 House Financial Services subcommittee hearing entitled "A Future without public housing? Examining the Trump administration's efforts to eliminate public housing"). The current administration claims repositioning

is necessary in substantial part because annual public housing appropriations are grossly inadequate, yet has requested new public housing appropriations from Congress at a phase-out level. Such appropriations would endanger public housing and virtually stop new RAD conversions, because of the drop in the public housing subsidy levels that determine RAD rents along with tenant incomes. In addition, some of HUD's repositioning mechanisms allow for replacement of the public housing units with either tenant-based or project-based assistance and leave the extent of replacement to the PHAs. That raises concerns that tenant-based assistance may not be funded as securely as public housing units (a concern not substantiated by federal appropriations history) and, more immediately, that some PHAs may not replace units with any kind of housing assistance.

On the other hand, the public housing repositioning effort leads with RAD, which most fundamentally strives to preserve low-income housing opportunities. Moreover, the successful conversion of public housing to non-RAD PBV has continued to occur, helped by provisions in the Housing Opportunity Through Modernization Act of 2016 that make PBVs more available for and easier to use for this purpose. Through this mechanism, San Francisco; Cambridge, Massachusetts; New York City; and many other PHAs have achieved substantial preservation that could not have occurred solely under RAD. Consideration of repositioning thus demands distinguishing between mechanisms that result in full long-term preservation of hard units and those that do not.

HUD's repositioning efforts have added the potential for additional preservation resources that RAD does not have. These new steps, memorialized in Office of Public and Indian Housing (PIH) Notices in 2018 and 2019, have expanded the circumstances where HUD would award TPVs to replace public housing:

- "RAD Blend" concept where HUD supports public housing substantial rehabilitation achieved without use of competitive 9% tax credits, by providing for TPVs rather than lower-subsidy RAD for 25% of the site's public housing units.
- Less stringent standard for showing that a public housing development is obsolete and thus eligible for disposition.
- Less stringent standards for approving disposition for difficult-to-manage scattered-site public housing, as well as for a PHA's last 50 public housing units.
- Streamlined "voluntary conversion" to vouchers under section 22 of the Act for a PHA's last 250 units of public housing.

Apart from RAD Blend, where PHAs had submitted 7,265 units for approval through early September 2020, these steps have not resulted so far in substantial additional affordable housing preservation. (Some transactions of this nature involving large obsolete developments transitioning to non-RAD PBVs are in process.) HUD and Congress need to address obstacles and take affirmative steps to facilitate such non-RAD conversions, including the following:

First (HUD), the demonstration to HUD that a development meets the obsolescence standard for disposition approval involves sometimes extended or even excruciating disputes between PHA and HUD experts regarding the need for specific work items to restore a development in a cost-effective manner — even though the whole exercise is theoretical and the work never will be undertaken. While this process may be appropriate for proposed demolition or disposition without full hard-unit replacement, it is overly exacting where the PHA plans to replace the public housing fully with long-term PBV contracts. With 51% of public housing units having been completed by 1975 and chronically underfunded for several decades, a higher percentage of the public housing stock is in need of substantial rehabilitation or replacement than is served well with the application of such an intensive obsolescence review process.

HUD's policy regarding public housing is inconsistent with its policy regarding Project-Based Rental Assistance. For the latter, owners often can receive market rent-based Section 8 subsidies at any time they agree to extend their contracts by 20 years. That often would be true if they qualify for "discretionary mark up to market" (MUTM) because their project is a priority based on serving mostly senior, disabled or large family households, location in a low vacancy rate area or demonstrated state or local support. While the situation of these projects is arguably different from public housing because private owners have the ability to opt out of their Section 8 contracts at the end

of their contract terms, public housing is equally endangered through potential annual under-funding rather than opt-out.

HUD's PIH 2018 notice includes disposition categories for "Improved Efficiency/ Effectiveness" through off-site or on-site development of low-income housing. These categories recognize that there are situations other than those covered by RAD Blend, obsolescence, scattered sites and exit of the public housing program that merit the award of replacement TPVs. These categories, however, limit replacement TPVs to 25% of the public housing units being disposed of. A PHA must give up subsidies to its community for 75% of the units to proceed.

HUD could build upon the MUTM or "Improved Efficiency/ Effectiveness" approaches in a responsible manner that furthers preservation of low-income units. HUD could award full replacement vouchers for the preservation with PBV of high-priority developments that will meet the same requirements as RAD Blend for rehabilitation without use of 9% tax credits. Such developments could be defined as is done for discretionary MUTM, with some additions to the high-priority categories. Alternatively, HUD could revamp its "Improved Efficiency/ Effectiveness" approach to expand the universe of approvable dispositions, by narrowing the approval requirements to high-priority categories but awarding full rather than 25% replacement vouchers. (HUD also could go part of the way simply by increasing the percentage of non-RAD PBVs allowable in RAD Blend transactions, but that would be a much less powerful step.)

These approaches would allow for the preservation or replacement of public housing stock with PBVs where RAD Blend is inadequate. PHAs also would be able to address other situations to create low-income housing opportunities superior to the current public housing developments. One example is a site that is more densely built in keeping with its neighborhood and supports both the full replacement of public housing units and additional low- or mixed-income income units. Another might be replacement of family housing with resident-supported housing in lower-poverty neighborhoods.

Second (Congress), the TPV appropriations process does not account for the savings in subsidy resulting from replacement of public housing units with TPV. This omission results in overstatement for appropriations purposes of the net cost of TPVs. HUD generally has had enough TPVs to cover preservation transactions. The overstatement of TPV appropriations cost could be problematic, however, if preservation transactions reliant on TPVs were expanded substantially. Congress could remedy this by adopting a mechanism like the RAD statutory authorization to allow the transfer of funds from public housing accounts to provide partial funding for the TPVs.

Third (Congress), some public housing rules regarding rents and occupancy treat public housing households more favorably than Section 8 households. The resulting possibility that

Facilitating Full Public Housing Recapitalization With Non-RAD PBVs

- Provide 100% Tenant Protection Voucher (TPV) awards for broad high-priority categories of public housing recapitalizations.
- Authorize subsidy transfers from converted public housing units to partially fund TPVs.
- Protect current residents from rent increases or other negative aspects of conversions.
- Allow public housing transitional funds to be expended for non-RAD PBV conversions.
- Allow "Faircloth Amendment" replacement housing subsidy to be used for RAD or non-RAD PBV conversions.
- Provide bond cap relief to assure availability of 4% tax credits for public housing recapitalizations.
- Allow RAD PBV flexibilities to apply to non-RAD PBV conversions, including ability to use public housing funds for development costs.
- Strengthen current substantial protections for long-term preservation as low-income housing.

households could face rent increases or smaller units upon conversion has discouraged some preservation efforts. Resident groups sometimes have viewed this possibility as unreasonable even when the ultimate result will be improved housing, because they did not do anything to cause the higher rents or more crowded conditions. Congress instead could require that the public housing households be held harmless, so that the switch from one form of subsidy to another does not disadvantage them.

Fourth (Congress), the public housing program provides for five years of capital funds for public housing preservation or replacement when a public housing development is demolished or disposed of and not replaced with public housing. Congress could expand the use of these funds to allow them to support replacement project-based vouchers under long-term contracts.

Fifth (Congress), PHAs have the right to restore public housing to the number of units they had in 1999, under the Faircloth Amendment referenced earlier. Congress could make this approach more usable, by allowing the public housing funding made available instead to be used for Section 8.

Sixth, Congress could address the inability of bond caps in several states to accommodate 4% tax credit transactions needed for public housing preservation. Congress could exempt public housing preservation transactions from the bond caps, which it has done for some other types of private activity bonds otherwise subject to the caps. This would have a secondary beneficial effect of expanding bond cap space to support other types of assisted housing and other important development projects with private activity bonds. The proposal could augment tax credit legislative proposals discussed earlier.

Seventh, Congress could build upon lessons learned in RAD to support non-RAD PBV conversions. For example, RAD allows the use of public housing funding to support RAD rehabilitation costs; similar treatment for non-RAD PBV conversions is critical. RAD also allows subsidy to commence for units free of life-threating conditions but not yet meeting Housing Quality Standards, which boosts rehabilitation and allows rehabilitation to proceed efficiently without any substantial increase in risk to residents.

Eighth, HUD could build upon the 30-year use agreements HUD typically requires for PBV preservation transactions to assure the long-term affordability of these units. For example, among other steps, HUD could provide additional guidance to assure that PHAs have the most advantageous options to protect the properties when the initial 15-year tax credit compliance period ends and investors want to exit transactions (a step needed for all repositioning and tax credit initiatives).

Administrative or legislative action regarding these matters as needed, along with funding needed to make these initiatives work and for the remaining public housing stock, could facilitate the preservation and hard-unit replacement of public housing resources.

NYCHA

Given its needs and the complexities of addressing them, NYCHA's preservation challenge stands apart. For example, NYCHA estimates that just to address the hazardous conditions that have received court and press attention, notably mold, lead-based paint, heat, deficient elevators, pests

and other basic conditions, could require rehabilitation work in the $170,000 per unit range. With that work addressed, many buildings would be serviceable but still outmoded in many respects.

In addition to and eclipsing the management challenge, NYCHA will need to use all available resources to preserve this low-income housing for the long term and request billions of dollars more, as well as administrative flexibility in the rehabilitation process. NYCHA published "A Blueprint for Change" in July 2020, which thoughtfully and creatively addresses these and other related issues and includes a call for unprecedented TPV resources.

Next Steps

Our immediate efforts must be to address the pandemic and related damage with essential funding and to demand effective national leadership, going far beyond housing assistance. Congress and HUD then must set the framework so that PHAs and their partners can ratchet up housing assistance efforts substantially, efficiently and effectively. ■

Author's Post-Election Note

The change in administrations will bring fresh attention to addressing the affordable housing crisis—pandemic-related and beyond. For public housing preservation efforts, most of the recommendations at the end of this article can be implemented administratively or with succinct legislation that builds upon previous experience and should have broad support. A combination of those measures, strategic appropriations commitments and careful leveraging of funds could build upon considerable progress and support much more extensive efforts.

Rod Solomon is an attorney with Hawkins Delafield & Wood LLP in Washington, D.C. He can be reached at ***rsolomon@hawkins.com****.*

NAHRO *Award Winners*

Barry Pinsky Wins International Research and Global Exchange Award

Barry Pinsky, executive director of Rooftops Canada, was named the 2020 recipient of the International Research and Global Exchange Award by the National Association of Housing and Redevelopment Officials (NAHRO). An award presentation will be held during NAHRO's online National Conference.

Pinksy has spent more than 30 years working in all aspects of low-income development in both North America and Africa. He's a trained architect and urban planner and is one of the pioneers of the cooperative housing movement in Canada. As executive director of Rooftops Canada – Abri International, he helped mobilize over $40 million to support overseas housing groups in Africa, Asia, Latin America and Eastern Europe. This has leveraged hundreds of millions of dollars in housing activity, primarily in Sub-Saharan Africa.

Zachary Guerin Wins Emerging Leader Award

Zachary Guerin, chief operating officer of Foothills Regional Housing, was named the 2020 recipient of the Emerging Leader Award by the National Association of Housing and Redevelopment Officials (NAHRO). An award presentation will be held during NAHRO's online National Conference.

Guerin, who now serves as the president of the Colorado NAHRO Board of Directors, began his involvement with NAHRO at the state level in 2017. He's played a vital role in helping the chapter's conference committee to revamp the state's annual conference to facilitate more education and networking opportunities, all while adapting to the logistical challenges presented because of the coronavirus pandemic. Guerin was also pivotal in leading Colorado NAHRO into an unprecedented partnership with the Colorado Department of Housing, which awarded the organization $1.8 million to administer rent relief to residents of public housing authorities across the state.

Karina Mason Rorris Wins National Commissioner Award

Karina Mason Rorris, the chairwoman for the Board of Commissioners of the Housing Authority of the City of Pocatello (HACP), was named the 2020 recipient of the Elizabeth B. Wells Memorial Award by the National Association of Housing and Redevelopment Officials (NAHRO). An award presentation will be held during NAHRO's online National Conference.

As chair of HACP, Rorris has advocated for and supported several efforts to bring affordable housing to small communities. Despite limited resources and assistance, Rorris has managed to make incredible strides in housing development in Idaho. She's also served at all levels of NAHRO, including her current role as the vice president of commissioners at the national level. Rorris also helped secure needed student housing and a workforce development center, as well as a Resident Opportunities and Self-Sufficiency (ROSS) grant to provide accommodation and accessibility support for individuals with disabilities served by the agency.

Milton Pratt Jr. Wins NAHRO Outstanding Professional of the Year Award

Milton Pratt Jr., executive vice president of The Michaels Organization, was named one of two 2020 recipients of the Outstanding Professional of the Year Award by the National Association of Housing and Redevelopment Officials (NAHRO). An award presentation will be held Nov. 17 during NAHRO's online National Conference.

In his current role, Pratt has been a guiding hand in all affordable housing developments for The Michaels Organization, focusing on both pipeline growth and building industry partnerships. His tenacity has allowed him to take on massive, at times complex, projects as he visualizes opportunities to provide communities with much-needed affordable housing. Pratt and his team have developed more than 2,000 units, many of which were award-winning developments that have reshaped entire neighborhoods.

Louis Riccio Wins NAHRO Outstanding Professional of the Year Award

Louis Riccio, executive director of the Madison Housing Authority, was named one of two 2020 recipients of the Outstanding Professional of the Year Award by the National Association of Housing and Redevelopment Officials (NAHRO). An award presentation will be held Nov. 17 during NAHRO's online National Conference.

Riccio has served as executive director of the Madison Housing Authority since 1981 and has remain committed to dismantling the stigmas associated with high-density public housing. In his lengthy career in public housing, Riccio and his team have created hundreds of homes for seniors, disabled households and families in need.

In 1992, Riccio launched the nonprofit Madison Affordable Housing Corporation (MAHC) to further facilitate the creation of low-income apartments. Since then, the nonprofit has developed more units with state, county, local and private funding sources than the housing authority developed with HUD funding.

MRI Software Wins National Business Partners Council Partnership Award

MRI Software was named the 2020 recipient of Business Partners Council Partnership Award by the National Association of Housing and Redevelopment Officials (NAHRO) for its partnership with the Saint Paul Public Housing Agency. An award presentation will be held Nov. 18 during NAHRO's online National Conference.

MRI partnered with Saint Paul Public Housing Agency to convert the housing authority's portfolio to Project-Based Rental Assistance using the Rental Assistance Demonstration (RAD) as the primary financing vehicle. All told, they converted 3,836 out of 4,255 units. The agency retains full ownership of its properties and continues to maintain and operate its portfolio. The conversion was debt-free and did not require access to Low Income Housing Tax Credit equity or other forms of financing. The project will bring greater long-term stability to the homes that the housing authority provides for its residents.

NAHRO Announces

2020 FELLOWS

NAHRO's Fellows Program recognizes individuals for achievements and actions within their own community that improve housing conditions, viability and sustainability. For more than a decade, the program has provided an opportunity for participants to serve as mentors, participate in specific programs and activities, act as jurors, and uphold the code of professional conduct and the ethical standards specific to NAHRO and the Fellowship.

NAHRO is proud to introduce the Class of 2020 Fellows:

Fred Banks, Executive Director of the Denham Springs Housing Authority, Louisiana

Banks is no stranger to the housing and community development field, having served in the industry for more than 35 years. He's been instrumental in providing emergency services for those in areas impacted by natural disasters. He formed a nonprofit with the goal of securing low- and moderate-income housing for local residents, giving guidance to local leadership on how to navigate housing for homeless tenants and using emergency housing vouchers, and worked with FEMA to obtain $11 million to rebuild an entire facility demolished after recent storms.

Clif Martin, CEO of the Housing Commission of Anne Arundel County, Maryland

Martin joins the NAHRO Fellows with a wealth of knowledge of the housing and community development industry. During his 30 years in the profession, he's served on multiple boards and committees. Through his leadership, he developed, authored and implemented a strategic plan to rebrand, redesign and reinvigorate his agency by moving their portfolio, realigning their resources and talent, and refocusing the agency to enhance customer service and responsiveness.

Ailrick Young, Executive Director of the Housing Authority of the City of Laurel, Mississippi

Young brings years of hands-on experience, having worked with the city of Laurel to help elderly homeowners bring their homes up to the city's housing code, facilitated the donation of a 34-acre piece of property located within the city limits to build affordable housing, and helped craft a required city revitalization plan to lay the foundation to apply for funding of housing development.

NAHRO Recognizes

18 Affordable Housing Innovators

The National Association of Housing and Redevelopment Officials (NAHRO) recently awarded 21 prestigious Awards of Excellence to 18 housing and community development organizations for creating innovative programs that improve their communities.

"This year's award-winning agencies have given us innovative local solutions for increasing affordable housing stock and improving the lives of their residents," said NAHRO President Sunny Shaw. "I am excited to honor them for their excellence."

The 21 award-winning programs were selected by regional juries from a pool of about 180 Awards of Merit recipients. The winning programs must improve resident outcomes, resolve problems and be replicable by organizations of similar size. They must also produce tangible results such as cost savings, enhanced productivity, improved client services and better service coordination.

"NAHRO members have always been in the business of providing homes and improving lives — these awards commemorate shining examples of the vital work they do nationwide," said NAHRO CEO Adrianne Todman. "My sincere congratulations to this year's winners."

About the Awards

The 2020 NAHRO Awards of Excellence winners are recognized for outstanding achievement in housing and community development programs in five categories. Administrative Innovation recognizes innovative methods in areas such as maintenance, community relations and interagency cooperation. *Program Innovation — Affordable Housing* includes special programs for homeownership, public/private partnerships and innovative financing. *Program Innovation — Community Revitalization* includes innovative use of programs in areas such as economic development, neighborhood preservation and creative financing. *Program Innovation — Resident and Client Services* includes innovative use of programs such as special activities for children, families and the elderly; anti-drug programs; social services; and self-sufficiency. *Project Design* includes efforts such as new housing design, housing modernization, enduring design and landscape design.

The NAHRO Agency Awards program was created 20 years ago to recognize agencies that found innovative ways of making a difference in their communities and in the lives of the people they serve by creating affordable housing, revitalizing their neighborhoods, and developing initiatives such as job readiness programs, public-private partnerships, disaster prevention projects and more. The selected programs showed innovative approaches to implementing and improving essential housing and community development programs that can be replicated by other agencies to solve local challenges.

About NAHRO

NAHRO, established in 1933, is a membership organization of nearly 20,000 housing and community development agencies and professionals throughout the United States whose mission is to create affordable housing and safe, viable communities that enhance the quality of life for all Americans, especially those of low- and moderate-income. NAHRO's membership administers more than 3 million housing units for 7.6 million people.

2020 AWARDS OF EXCELLENCE HONOREES

Administrative Innovation

- Housing Santa Barbara Day, Housing Authority of the City of Santa Barbara
- Funding Scholarships Using PILOT Contributions, Housing Authority of the City of Pharr
- Digital Initiative, Seattle Housing Authority

Affordable Housing

- Renaissance at Parc Grove, Fresno Housing
- Encanto Village, National Community Renaissance
- New Path Community Housing Partnership, Idaho Housing and Finance Association, Boise City/Ada County Housing Authorities
- Posterity Scholar House, Fort Wayne Housing Authority

Community Revitalization

- Health & Wellness Programs, Nampa Housing Authority
- Cornerstone Village - Phase II, Housing Authority of the City of Pittsburgh
- Garcia Street Urban Farm, San Antonio Housing Authority

Project Design

- New Palace Hotel Rehabilitation, San Diego Housing Commission
- Rancho Verde, Housing Authority of the City of San Buenaventura
- Sharswood Tower / Modernization / Rehab, Philadelphia Housing Authority
- Sandstone Quarry - Phase I, Housing Authority of the City of Pittsburgh
- Phillis Wheatley Park, San Antonio Housing Authority

Resident and Client Services

- Public Housing Youth Taking Flight in Aviation, Los Angeles County Development Authority
- Annual Backpack Giveaway, Boise City/Ada County Housing Authority
- HYPE/TWTW Youth Employment Programs, City of Wichita Housing Authority
- Donovan Manor Health & Wellness Partnership, Newport Housing Authority
- The Olori Academy, Portsmouth Redevelopment and Housing Authority
- Supported Employment Program, Yakima Housing Authority

How Participatory Budgeting Can Create AFFORDABLE HOUSING *and a* JUST ECONOMY

BY KRISTANIA DE LEON

This article was originally published by the National Community Reinvestment Coalition.

In communities of all sizes across the U.S. and Canada, affordable housing is a persistent challenge. In New Jersey, for example, as housing prices rise and wages remain low, many New Jerseyans are struggling to find and keep affordable housing. Fifty-two percent of New Jersey renters are "housing burdened," meaning they spend more than 30% of their income on rent — and 33% of owners face the same problem. Housing is becoming less and less affordable, longtime residents are facing displacement, and gaps in homeownership continue to be a reflection of deep, systemic inequality across our neighborhoods.

Elected officials know that the feedback they receive on housing development and other project proposals often don't match the full diversity of their constituencies. Recent research confirms this — the majority of individuals who share comments at zoning and planning meetings are older, male and homeowners. This leaves out a huge swath of community members — particularly women, people of color, recent immigrants and renters. It also means that feedback on major public projects — like building new affordable housing — often doesn't reflect the opinions of those who would benefit most from them.

Participatory budgeting (PB) is a democratic process in which community members decide together how to spend part of a public budget. PB is a structured and proven way to combat these shortcomings because unlike traditional hearings or engagement strategies, involving community members through PB means their input can shape projects from the beginning — rather than at the end of a process, where feedback is less effective. By making sure those impacted most by the issues faced by your community have their say, PB can make policymaking more effective and equitable.

PB adapts to the needs of the community in which it is used, so while no two processes are the same, the overall process is comprised of five main elements:

1. Design the Process: A steering committee that represents the community creates the rules and engagement plan.

2. Brainstorm Ideas: Through meetings and online tools, residents share and discuss ideas for projects.
3. Develop Proposals: Volunteer "budget delegates" develop the ideas into feasible proposals.
4. Cast a Vote: Residents vote on the proposals that most serve the community's needs. When a process is designed equitably, residents of all ages, backgrounds, citizenship statuses, etc. can be eligible to participate.
5. Fund Winning Projects: The government or institution funds and implements the winning ideas.

PB is a growing practice across the U.S. and Canada. While it originated in Porto Alegre, Brazil, PB has been adopted by over 3,000 cities around the world where processes have resulted in more inclusive political participation, especially by historically marginalized communities and more equitable and effective public spending.

In the United States, PB has been used as a tool for letting community members propose and prioritize the projects that can help keep or make their neighborhoods affordable and housing accessible. In Oakland, California, residents used Community Development Block Grant funds administered by the U.S. Department of Housing and Urban Development to invest in programs that provide fair housing counseling and legal advice to tenants at risk of eviction and predatory rent increases. Residents also prioritized programs that provide meals, sanitation kits, access to showers and health-related services to homeless individuals and encampments using mobile services and complimentary programming.

In Rochester, New York, the Rochester-Monroe Anti-Poverty Initiative used Community Services Block Grants to run a PB process where community members invested in developing a prototype for a tiny house project that would provide very low-income individuals, particularly veterans, with affordable permanent housing. Residents also invested in a housing fund to provide rapid response for community members facing homelessness, keeping people housed and improving coordination of resources for those in need of support.

Funding for PB and Additional Resources

A frequent question from government and community leaders is, "Where do we find the money to allocate via participatory budgeting?"

It is important to emphasize that communities do not need "extra" or discretionary funds to implement PB. Even in communities under the tightest of fiscal situations, many existing funding streams are subject to some degree of decision-making discretion — typically exercised by elected officials, agency heads and/or appointed commissions. Municipal charters and grant streams also typically have requirements for public engagement before major funding decisions are final.

PB is an engagement strategy that identifies where shared decision-making can occur in planned budget decisions while also leading to more effective spending, broader political participation, support for new community leaders, and stronger relationships between formal decision-makers and those impacted by these decisions.

Based on interviews and research conducted by the Participatory Budgeting Project in New Jersey, we now have new resources that outline funding that can be used for PB in the United States to specifically address affordable housing needs, funding that has not been used for PB before but has promise in expanding affordable housing and case studies that share more about how this has worked in practice.

Download our new guide to Participatory Budgeting for Affordable Housing and visit **PBcan.org** to learn more about how PB can address affordable housing and other related opportunities including transportation and climate resilience.

Participatory Budgeting is a key element of greater equity in our communities and creating a #JustEconomy. ■

Based in Oakland, California, Kristania De Leon manages PBP's network building and advocacy to increase the demand, visibility and impact of PB efforts across the U.S. and Canada. She brings over a decade of nonprofit experience having worked with domestic and international teams committed to improving human rights, social determinants of health and equity.

Impact Statements *Have a Lot to Say*

BY MICHELLE VENUS

You know your housing authority is doing good work, important work. You have great stories to tell, and they need to be heard. In a world where people make decisions in seconds about whether or not they are going to read the next paragraph, the window to capture your target audiences could close with a resounding snap before you've had the chance to tell them why your organization's work is so critical. And once they're gone, it's very difficult to reel them back in.

You're probably nodding your head. This isn't new information. But, you might be asking, how do you tell your stories so they are compelling and make a lasting impression — and, more importantly, sway affordable housing detractors, build relationships with developers and city officials, and further your efforts?

Read on for our tips on how to create impact statements and reports that make your case to a broad array of audiences, without having to craft individual cases.

Less Is More

People don't want to wade through pages and pages of dry statistics. They want access to relevant information quickly and easily. Use headlines, subheads, bulleted and highlighted text to call out the most important information. Be judicious. Think about your messaging like a race — not everything can come in the first place. If your audience only comes away from your impact statement with one piece of information, which one do you want it to be? What's the next most important message? And the next? Emphasize your information in a hierarchy accordingly.

Be concise, not verbose. Remember, the point is to make your points quickly, with the most impact. Use blocks of clear, compelling, succinct text. Add some color to the mix to indicate emphasis, and break up a page that might otherwise be an overwhelming wall of text.

Kim Iwanski, Housing Catalyst's manager of communications, likes the less-is-more approach the Fort Collins-based agency has applied to its impact statement. "We have redirected our communication efforts to be more direct and concise in our

"But, you might be asking, how do you tell your stories so they are compelling and make a lasting impression?"

messaging," she said. "In focusing on our impact, people better understand who we are and what we do."

Examples of effective targeted messaging Housing Catalyst uses include:

- Housing is the catalyst for building strong communities.
- We're reinventing how people access, experience and perceive affordable housing.
- We're building community and inspiring change.

Statistics Don't Have to Be Boring

Numbers tell a story, too, and can show how your housing authority has impacted the community with documented, verifiable data. Make it user-friendly. Infographics and tables are powerful tools when transmitting this type of information. They take those big chunks of data and distill them into easily digestible bites.

Human Interest Is Interesting

Show the human side of your statistics. Every single family in every single home in every single community in your portfolio is another story you can tell. Add testimonial statements that make your clients and their stories relatable — and give your messaging the warm-and-fuzzies. These stories are powerful statements, especially when people make the connection that your clients are their neighbors, peers, co-workers and/or service providers. Consider sharing:

- How a stable, safe and affordable home has impacted a family or individual
- What they are able to do now that they couldn't in the past
- How their children are doing in school, as it relates to wellness as well as academics
- How individual success stories add up to overwhelming community impact
- How economic diversity builds robust, well-rounded communities

Don't forget the impact of photographs. Putting a face to a story makes it that much more relatable and persuasive.

It's About All of Us

Above all, build messaging around how housing affordability is about the community as a whole — collective impact. A rising tide lifts all boats. When our neighbors can all afford to live here, we all thrive together.

Focus your messaging on how your organization provides a hand up, not handouts. Emphasize the reality of housing costs increasing faster than incomes. Discuss how stable housing is critical to children and has a direct effect on the future adults they will become. Point out the positive economic impacts affordable housing has on the community, from empowering your clients to become self-sufficient to creating jobs for developers, builders, service providers and beyond. Housing affordability is so much more than making sure low- and middle-income folks have a place to call their own. It's about all of us, regardless of where we are on the socioeconomic scale.

Impact statements are just that: your chance to make an impact on your audience. When housing authorities devote the resources to creating a well-crafted report, it provides an open door for their audiences to walk through and learn more. ■

Michelle Venus is Toolbox Creative's business development goddess. Outside of fostering relationships with mission-driven organizations, she is a natural storyteller and avid enthusiast of local art and live music. You can often find her pedaling her bike through Old Town Fort Collins, seeking and sourcing information.

About Toolbox Creative:

Toolbox Creative is a branding and marketing firm based in Fort Collins, Colorado, with a strong focus on helping housing and redevelopment authorities assess their brand equity, clarify their positioning and amplify their voices — creating lasting impact.

How Public Housing Authorities Are **Supporting Vulnerable Residents** *During COVID-19*

BY SUSAN J. POPKIN AND MICA O'BRIEN

This article originally appeared on the Urban Institute's website.

The Coronavirus Aid, Relief, and Economic Security (CARES) Act, passed on March 27, authorized approximately $12 billion in funding for U.S. Department of Housing and Urban Development (HUD) programs to mitigate COVID-19's impact. The act recognizes the virus's financial toll on individuals and families, as well as on safety net providers, such as public housing authorities (PHAs) and homeless service providers.

This funding is essential to keeping people stably housed, but it may fall short in providing additional targeted supports and services for low-income older adults and people with disabilities, many of whom live in public and assisted housing.

The CARES Act designates $685 million for the Public Housing Operating Fund and $1.25 billion for tenant-based rental assistance, including $850 million for administrative expenses and $400 million for housing assistance payments. Although PHAs can put these funds toward a variety of COVID-19-related expenses, they will likely put a significant share toward covering rents and keeping assisted renters housed.

If PHAs prioritize CARES funding for rent adjustments and staffing — both of which require immediate resources — they may not have enough funding left to cover everything they need to support vulnerable residents. That's why additional supports are needed to ensure the health and safety of elderly and disabled residents during the pandemic.

Why Are Public Housing Residents More At Risk During COVID-19?

In many ways, the COVID-19 crisis has exposed what we already knew: Public housing is home to many vulnerable seniors requiring significant support. But the public health crisis exacerbates risks to people living in public and assisted housing and introduces new ones.

More than half of all households living in public housing units — approximately 1.13 million households — are headed by a person who is 62 or older and/or disabled, people particularly vulnerable to the novel coronavirus. In New York City alone, where the virus has made the biggest impact in the U.S., 40% of all households living in public housing are headed by an adult older than 62.

Senior housing — Section 202 Supportive Housing for the Elderly and Section 811 Supportive Housing for Persons with Disabilities — houses another 115,460 older adults and people with disabilities nationwide. And factoring in Low Income Housing Tax Credit properties brings the

total number of older adults receiving housing assistance to approximately 2.5 million.

HUD data also show that approximately 65% of public housing households are headed by someone who is not white. Given what we know about COVID-19's disproportionate impact on people of color, older public housing residents are at even greater risk.

Before the outbreak, public housing residents were already experiencing serious challenges. Although older adults of all income levels may experience health concerns as they age, those living in public and assisted housing are particularly at risk. Studies show that seniors living in public housing have greater challenges performing daily living activities — such as eating, bathing and getting dressed — than their homeowner peers and have higher rates of obesity and diabetes. And the aging public housing stock in some places creates additional hazards that threaten the physical health and mental well-being of older adults and their families.

The pandemic is creating new challenges for seniors in public housing, especially for those who depend on regular services, such as medical check-ups and assistance from aides, that bring them in contact with staff or others who may have been exposed. As service providers take measures to protect clients and staff, older adults may lose access to much-needed services, such as regular meal delivery and health consultations. Seniors may also become increasingly isolated from their family, friends and communities as social distancing and shelter-in-place orders are extended, which can take a significant toll on seniors' mental health.

How Are Public Housing Authorities Responding?

Many PHAs across the U.S. are on the front lines of this crisis, and many are trying to maintain the same level of service as before the pandemic. HUD has provided only general guidance on COVID-19 preparedness and response, so many PHAs are following recommendations from local health agencies and the Centers for Disease Control and Prevention by cleaning and closing common spaces in senior buildings and, in some cases, limiting visitors.

George Guy, executive director of the Fort Wayne Housing Authority, told us that he and his staff "do not want to heighten the crisis by not fulfilling their primary responsibility" of providing stable housing. And Richard Monocchio, executive director of the Housing Authority of Cook County (HACC) near Chicago, said he wants "to ensure that services can continue as much as possible" while prioritizing the health and safety of residents and employees.

Several PHAs are also trying to maintain ongoing communication with older residents. Home Forward, the housing authority of Portland, Oregon, is conducting regular wellness checks with all elderly and disabled residents over the phone, as is BangorHousing, the housing authority of Bangor, Maine, and the Chicago Housing Authority (CHA).

Some PHAs are also leveraging existing partnerships with service providers to ensure they continue to meet older residents' needs. After calls for more assistance, CHA is delivering boxed meals to seniors in their buildings and has staff on-site 24/7 to perform wellness checks. Meals on Wheels continues to deliver food in Fort Wayne, and the HACC is coordinating expanded food delivery services with its local food banks and depositories.

But these response efforts aren't happening everywhere. Complaints have surfaced that some PHAs aren't moving fast enough to respond to health and safety concerns or to meet their residents' needs. The situation is changing rapidly, and some PHAs may struggle to keep up.

How Can PHAs and Policymakers Better Support Public Housing Residents?

In allocating stimulus funding on the local level, PHAs should prioritize the most vulnerable through service allocation and staff time. PHAs should continue leveraging existing partnerships to ensure residents have access to essential services, such as food and health care, as well as city- and statewide efforts to support vulnerable populations.

PHAs should also maintain open lines of communication with residents to ensure

timely response in the case of illness, financial strain or other challenges. This will enable PHAs to more effectively deploy federal stimulus resources to address urgent concerns regarding health issues, nonpayment of rent and unemployment among residents.

In future stimulus packages, policymakers should consider the additional costs PHAs are incurring to provide these necessary services. As PHAs continue to put funds toward food delivery, virtual services and cleaning supplies, they will need additional resources to bolster these and other activities. PHAs are already struggling, and as more staff take leave because of illness, issues with child care and other personal needs, they will need to make further adjustments.

PHAs also need comprehensive guidance from the federal government on how to protect residents in the event of COVID-19 outbreaks in public housing properties, which is already happening in places like New York City. Comprehensive guidance from HUD around supporting older adults and the mental and emotional well-being of all residents can help ensure PHAs have the information they need to best address residents' needs.

These considerations should be central to decision-making around future funding allocations for PHAs and part of a larger strategy to support vulnerable populations during the pandemic. ■

Susan J. Popkin is director of the Urban Institute's Housing Opportunities and Services Together (HOST) Initiative and an Institute fellow in the Metropolitan Housing and Communities Policy Center.

Mica O'Brien is a research assistant in the Metropolitan Housing and Communities Policy Center at the Urban Institute.

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2402 Mount Vernon Road
Suite 200
Atlanta, GA 30338

PHONE: (770) 396-9856
CONTACT: Howard S. Fleisig
EMAIL: atlmrg@comcast.net
WEBSITE: www.mrgatl.comcastbiz.net

Consulting and training services to housing authorities throughout the United States. A few of our services include: salary studies, green physical needs assessments, rent reasonableness studies, developing plans and policy's for both public housing and Housing Choice Voucher programs, Section 504 compliance, designated housing plans, environmental review studies, PHA annual and five-year plans, capital fund programs, energy audits and utility allowance studies.

» Quadel Consulting and Training LLC

1200 G. St. NW
Suite 700
Washington, DC 20005

PHONE: (202) 789-2500
CONTACT: Mirna Bonilla
EMAIL: mbonilla@quadel.com
WEBSITE: www.quadel.com

Quadel Consulting is a leading national expert in public housing, Housing Choice Voucher programs, Section 8 Multifamily Contract Administration, Low Income Housing Tax Credit Program and HUD's Rental Assistance Demonstration Program. With over three decades of experience, our affordable housing clients benefit from diversity of our experience and deep knowledge of housing programs.

DOORS

» Lansing Housing Products Inc.

P.O. Box 385
331 N. Platt St.
Lansing, IA 52151

PHONE: (563) 538-4224
CONTACT: Dave Monserud
EMAIL: dave@lansinghp.net
WEBSITE: www.lansingHP.net

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PHONE: (800) 787-2620
CONTACT: Robert Young
EMAIL: sales@ruscomfg.com
WEBSITE: www.ruscomfg.com

Rusco Manufacturing Inc. has been supplying to public housing for over 80 years. Our strength is steel, and we manufacture steel and aluminum screen doors, storm doors, steel and aluminum security screens. We manufacture one of the strongest and most energy-efficient insulated entrance doors for new construction or replacement in public housing.

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Framingham, MA 01701

PHONE: (508) 661-2277
EMAIL: lkamalay@ameresco.com
WEBSITE: www.ameresco.com

Ameresco Inc. (NYSE:AMRC) is a leading energy efficiency and renewable energy services provider serving North America. Our energy experts deliver long-term customer value, environmental stewardship and sustainability through energy efficiency services, alternative energy, supply management and innovative facility renewal all with practical financial solutions. Please visit us at www.ameresco.com.

» Dominion Due Diligence Group (D3G)

201 Wylderose Drive
Midlothian, VA 23113

PHONE: (815) 302-6602
CONTACT: Jenn Krieher
EMAIL: j.krieher@d3g.com
WEBSITE: www.d3g.com

D3G is a full-service environmental, engineering and energy due diligence firm specializing in affordable housing and health care.

» Johnson Controls Inc.

507 E. Michigan St.
Milwaukee, WI 53202

PHONE: (763) 227-7709
CONTACT: Mary Fox
EMAIL: mary.p.fox@jci.com
WEBSITE: www.johnsoncontrols.com

Johnson Controls has a team 100% dedicated to public and affordable housing. Our team helps clients improve and modernize buildings, implement green and sustainable programs, reduce carbon footprints, and improve the safety and comfort of residents' homes. Programs can be implemented through rnergy performancecontracting and other innovative financial programs requiring little to no capital investment.

» National Facility Consultants Inc.

1225 Johnson Ferry Road
Suite 460
Marietta, GA 30068

PHONE: (770) 977-4134
CONTACT: W. Sawyer Shirley, President
EMAIL: wsshirley@icloud.com
WEBSITE: www.nfcinc.biz

NFC has almost 30 years of experience providing a broad range of consulting services to over 450 affordable housing providers across the nation. With experience in strategic and agency planning, operational improvements, policy development, energy services, construction management, general consulting, and staff and board training, NFC has the expertise to provide professional services to address any issue facing an affordable housing organization today. NFC is a leader is performing physical needs assessments (including GPNA and RAD PCAs), conducting energy audits, and developing property-specific utility allowances. NFC strives to complete every engagement in an individual, creative and professional manner to meet the specific needs of each individual client.

FINANCIAL SERVICES

» Eide Bailly LLP

4310 17th Ave. S
P.O. Box 2545
Fargo, ND 58108

PHONE: (701) 239-8500
FAX: (701) 239-8600
CONTACT: Shannon Breuer
EMAIL: sbreuer@eidebailly.com
WEBSITE: www.eidebailly.com/ah

Our affordable housing professionals can help you thrive, whether you're an investor, syndicator, nonprofit, state or local housing agency, or other. We offer a wide variety of services, including consulting, property compliance, asset management, debt restructuring, audits, the Low Income Housing Tax Credit and the Historic Tax Credit.

» Finclear LLC

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Suite 101
Fort Lauderdale, FL 33309

PHONE: (954) 377-9682
CONTACT: Nanette L. Cohen
EMAIL: nanette@finclear.io
WEBSITE: www.finclear.io

» Fitch Ratings

300 W. 57th St.
37th Floor
New York, NY 10019

PHONE: (212) 908-0256
WEBSITE: www.fitchratings.com

» KeyBanc Capital Markets Inc.

1301 Fifth Ave.
Suite 25
Seattle, WA 98101

PHONE: (206) 343-6969
FAX: (866) 789-9277
CONTACT: Anthony Pass
EMAIL: anthony.pass@key.com
WEBSITE: www.key.com

R4 Capital LLC

780 Third Ave.
10th Floor
New York, NY 10017

PHONE: (646) 576-7660
CONTACT: Marc Schnitzer
EMAIL: mschnitzer@r4cap.com
WEBSITE: www.r4cap.com

R4 Capital is a nationwide affordable housing tax-credit syndicator, lende, and asset manager. Since 2012, R4 Capital has raised and manages more than $2.6 billion of LIHTC equity from more than 83 institutional investors in 18 multi-investor funds and 10 proprietary funds. In 2016, R4 Capital launched R4 Capital Funding, a tax-exempt lending business that provides mortgage capital for affordable multifamily housing properties. Since inception, R4 Capital Funding has closed over $850 million of tax-exempt debt. Learn more: R4cap.com.

» Trio Residential

601 108th Ave. NE
Suite 1900
Bellevue, WA 98004

PHONE: (206) 257-3030
WEBSITE: www.trioresidential.com

U.S. Bank

200 S. Sixth St.
Minneapolis, MN 55402

PHONE: (651) 435-7663
CONTACT: James Homer
EMAIL: James.Homer@usbank.com

U.S. Bank Prepaid Card Solutions has served federal, state, county, city and local government agencies across the nation since 1999. We specialize in developing prepaid solutions designed to reduce check printing costs and empower recipients with modern prepaid payment tools. Our ReliaCard® product for government disbursements offers a feature-rich experience, simplified cardholder fee schedule and is designed to be no- or low-cost to the cardholder, depending on usage. ReliaCard can be used at any level of government to modernize payment processes and reduce costs.

HOUSING/ COMMUNITY DEVELOPMENT CONSULTANTS

» Allied Orion Group

2051 Greenhouse Road
Suite 300
Houston, TX 77084

PHONE: (713) 622-5844
CONTACT: Susan Jarvis
EMAIL: sjarvis@allied-orion.com
WEBSITE: www.allied-orion.com

Allied Orion Group LLC is a full-service multifamily residential management Company. Since 1985, Orion has served a variety of clients, including housing agencies, international investors and individual owners. Our firm is nationally recognized for providing superior service expertise in many areas of the industry.

» Designing Success

700 W. Hillsboro Blvd.
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Deerfield Beach, FL 33441

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PHONE: (202) 248-1967
CONTACT: Rhae Parkes
EMAIL: parkes@ejpconsultinggroup.com
WEBSITE: www.ejpconsultinggroup.com

Providing services regarding real estate development, strategic planning and portfolio repositing, human capital development, and Choice Neighborhoods planning and implementation services. EJP provides consulting services to housing agencies and their partners nationwide. These include: strategic planning; portfolio assessment and repositioning; comprehensive neighborhood planning; Choice Neighborhoods Initiative (CNI) planning and implementation; Rental Assistance Demonstration (RAD) conversions; mixed-finance development; relocation and human capital planning and implementation; and training and capacity building. EJP works with clients that self-develop and those who partner with private developers.

» Management Resource Group Inc.

2392 Mount Vernon Road
Suite 103
Atlanta, GA 30338

PHONE: (770) 396-9856
CONTACT: Howard Fleisig
EMAIL: atlmrg@comcast.net

Consulting services to the housing authority industry for more than 20 years.

» Quadel Consulting and Training LLC

1200 G St. NW
Suite 700
Washington, DC 20005

PHONE: (202) 789-2500
CONTACT: Mirna Bonilla
EMAIL: mbonilla@quadel.com
WEBSITE: www.quadel.com

Quadel Consulting is a leading national expert in public housing, Housing Choice Voucher programs, Section 8 Multifamily Contract Administration, Low Income Housing Tax Credit Program and HUD's Rental Assistance Demonstration program. With over three decades of experience, our affordable housing clients benefit from diversity of our experience and deep knowledge of housing programs. Quadel is the national leader in affordable housing consulting, training and outsourced management with comprehensive understanding of Public Housing, HCV, RAD, HUD-Assisted Multifamily and Low Income Housing Tax Credit programs.

INSPECTION

» CVR Associates Inc.

2309 S. MacDill Ave.
Suite 200
Tampa, FL 33629

PHONE: (813) 223-3100
CONTACT: Fradique A. Rocha, Co-CEO
EMAIL: fradique@cvrassociates.com
EMAIL: cvr@cvrassociates.com
WEBSITE: www.cvrassociates.com

UPCS CVR currently performs both HQS and UPCS inspections, providing agencies a solid solution for managing and optimizing inspections operations. Based on HUD regulations, we can design a solution that minimizes cost while maintaining unit integrity and compliance. CVR can provide ongoing inspections services as well as rent reasonableness surveys, compliance assessments and HQS enforcement. Our in-house software development staff has created a proprietary mobile application for conducting inspections. This application offers web-based inspectors and a route management tool, as well as an Inspections Portal. CVR's Inspections Portal can be used for obtaining results, including photo documentation and Inspector notes, as well as other inspections related information. Additional services provided with the application include: storage of letters, reminder calls and emails for all inspections, the ability to generate reports and track abatements. Additional services include technical assistance, program management, strategic planning, operational assessments, process improvement, training, construction management, improved asset management practices and technology solutions.

» Inspection Group Inc.

440 Polaris Parkway
Suite 170
Westerville, OH 43082

PHONE: (614) 891-3606
CONTACT: Saul Himelstein, CEO
EMAIL: saul@theinspectiongroup.com
EMAIL: info@theinspectiongroup.com
WEBSITE: www.theinspectiongroup.com

UPCS annual inspection services; HQS inspection services; UPCS/ REAC inspection protocol training; energy audits, physical needs assessments; utility allowance studies; inspection software.

» McCright & Associates LLC

928 McCallie Ave.
Chattanooga, TN 37403

PHONE: (423) 267-1300
CONTACT: Stan McCright, CEO
EMAIL: sales@mccright.com
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A leader in the industry for 30+ years focused on delivering quality HQS, pre-REAC, and UPSC-V inspections and program management services to PHAs throughout the nation. Proprietary software allows for data integration into agency software on multiple platforms. A user-friendly web portal provides same hour information to all participants via mobile, desktop and IOS- or Android-enabled devices. devices. Training, transition services and audit reviews are areas of expertise. The firm is a woman-owned and veteran- owned business and a Section 3 compliant company.

» Nan McKay & Associates Inc.

1810 Gillespie Way
Suite 202
El Cajon, CA 92020

PHONE: (800) 783-3100
CONTACT: Emily Frampton
EMAIL: eframpton@nanmckay.com
WEBSITE: www.nanmckay.com

With more than 35 years of experience serving housing authorities across the nation, Nan McKay & Associates (NMA) is widely known as the gold standard for performance excellence in the public housing and affordable housing industry. Founded in 1980, the woman-owned company is the industry leader in providing professional services to public housing agencies, with offices in San Diego, Chicago and Miami.

» Norris Consulting and Development

13602 N. 18th Drive
Phoenix, AZ 85029

PHONE: (602) 451-6162
CONTACT: Isaiah Norris
EMAIL: isaiah@norrisbusinessconsulting.com
WEBSITE: www.norrisconsultinganddevelopment.com

Norris Consulting and Development (Previously Norris Business Consulting) provides clients with high-quality solutions and services regarding operations, affordable housing solutions, outsources HCV and specialty program contract services, and Contract HQS inspections.

» U.S. Inspection Group Inc.

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240 Old Jamestown Highway
#2838
Crossville, TN 38557

PHONE: (866) 863-8744
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CONTACT: Ken Merrifield
EMAIL: information@housingcenter.com
WEBSITE: www.housingcenter.com

HAI Group is a family of companies founded by and dedicated to the affordable housing industry. Based in Cheshire, Connecticut, HAI Group is proud to be recognized as a pioneer of public and affordable housing insurance programs, but insurance is not our only strength. The company also offers risk management and financial services, online professional development courses and certifications for housing professionals, original housing industry research, and affordable housing advocacy support. Learn more at www.housingcenter.com.

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» Bath Fitter

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PHONE: (888) 991-1366
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EMAIL: mprendergast@bathfitter.com
WEBSITE: www.bathfittercommercial.com

We sell and install acrylic bathtubs, shower bases, shower ceilings, tub and shower liners, tub and shower walls, shower floors (which are manufactured by our U.S. and Canadian Affiliates), and do acrylic tub-to-shower conversions and wheelchair accessibility, for commercial hotels, motels, apartment buildings, senior housing, student housing, rental, new constructions and other large facilities.

LAUNDRY EQUIPMENT

» CSC ServiceWorks

10850 Lee Vista Blvd.
Suite 101
Orlando, FL 32829

PHONE: (800) 432-1541
CONTACT: Bob Williams
EMAIL: events@cscsw.com
WEBSITE: www.cscsw.com

CSC ServiceWorks, with over 1.4 million machines in service, is the leading provider of multifamily housing and commercial laundry solutions as well as the industry leader of air vending services at convenience stores and gas stations. Our customers know that better laundry solutions equal improved resident experience. And that's not only good for business — it just makes life easy. We have grown exponentially over the past few decades by maintaining a customer-first approach. Our driving purpose is to ensure our customers are experiencing the best in technology, equipment and service. This empowers our customers to also benefit from our

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LEGAL SERVICES

» Atkinson, Andelson, Loya, Ruud & Romo

12800 Center Court Drive
Suite 300
Cerritos, CA 90703

PHONE: (562) 653-3200
CONTACT: Darrell Uran
EMAIL: duran@aalrr.com

» Troutman Pepper Hamilton Sanders LLP

501 Grant St.
Suite 300
Pittsburgh, PA 15219

PHONE: (412) 454-5026
FAX: (866) 466-1523
CONTACT: Leigh A. Poltrock, Esq.
EMAIL: leigh.poltrock@troutman.com
WEBSITE: www.troutman.com

Troutman Pepper's affordable housing and community development lawyers are seated within the firm's esteemed 110-lawyer Multifamily Finance group and practice exclusively in the field of public / private affordable housing, including development, finance and regulation. These attorneys have extensive experience in the varied legal disciplines necessary to both successfully counsel clients in affordable housing development and operations utilizing all available state and Federal housing programs, and to address HUD-related statutory and regulatory concerns. Troutman Pepper's affordable housing lawyers are utilized in almost every state in the nation, as well as in Puerto Rico and the U.S. Virgin Islands, and several have served with HUD and with the nation's most respected housing authorities. These attorneys combine their skills to assist public housing agencies, national and local nonprofit entities, lenders, mortgage and investment bankers, managers, contractors, underwriters, developers and mortgage insurance companies. They have earned the experience necessary to advise clients in complex financing and development techniques and the federal guidelines by which they are governed. These attorneys combine their skills to assist public housing agencies, national and local nonprofit entities, lenders, mortgage and investment bankers, managers, contractors, underwriters, developers and mortgage insurance companies. They have earned the experience necessary to advise clients in complex financing and development techniques and the federal guidelines by which they are governed.

MAINTENANCE/ MANAGEMENT CONSULTING

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Consulting and training services tohousing authorities throughout the United States.

MAINTENANCE SERVICES AND EQUIPMENT

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MANAGEMENT/ OPERATIONS CONSULTANT

» Bronner Group LLC

120 N. LaSalle St.
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EMAIL: ddavis@bronnergroup.com

Management consulting, auditing/accounting and IT training to government agencies.

» CGI Federal

90 Broad St.
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New York, NY 10004

PHONE: (212) 232-2924
CONTACT: Marybeth Carragher
EMAIL: marybeth.carragher@cgifederal.com
WEBSITE: www.cgi.com/affordablehousing

A housing program partner for over 30 years, CGI delivers consulting, technology and business process services to the federal government and public housing authorities. CGI services as a Performance-Based Contracting Administration (PBCA) subcontractor, servicing over 25% of HUD's Section 8 PBCA portfolio. Public housing authorities across the country partner with CGI for delivery of Housing Choice Voucher Program operations including tasks such as Housing Quality Standards Inspections, re-examination case management, wait list management, applicant processing and selection, eligibility determination, rent reasonableness reviews, landlord relations and payments and more. We enable PHAs to continuously improve their programs and services through consultative support for critical functions such as program assessments and audits, SEMAP reviews, tenant mobility programs, tenant file audits, and landlord recruitment and outreaching. Our modern, web-based technology solutions support the most complex business processes including HQS inspections, waitlist management, initial and annual re-certifications, communications and notification, and program analytics. We enable organizations to digitally transform their operations and improve program outcomes through advanced technologies such as online portals, systems modernization and integration, cloud-based solutions, and data-driven decision-making tools designed specifically for the affordable housing industry.

» Management Resource Group Inc.

2392 Mount Vernon Road
Suite 103
Atlanta, GA 30338

PHONE: (770) 396-9856
EMAIL: atlmrg@comcast.net

Consulting and training services to housing authorities throughout the United States.

Navigate Affordable Housing Partners

1827 First Ave. N
Suite 100
Birmingham, AL 35203

PHONE: (888) 466-5572 ext. 2797
CONTACT: Ebony Hall
EMAIL: ehall@navigatehousing.com
WEBSITE: www.navigatehousingxonsulting.com

Navigate Affordable Housing Partners offers a wide range of services from strategic planning and portfolio re-engineering to compliance training. We specialize in community development, federal and state contracts, consulting/training and property management. Navigate knows multifamily very well, as are a top- producing HUD Performance-Based Contract Administrator for Section 8 Housing in Alabama, Connecticut, Mississippi and Virginia.

» Nelrod Company

3109 Lubbock Ave.Fort Worth, TX 76109
PHONE: (817) 922-9000
CONTACT: Jeremy Spence
EMAIL: info@nelrod.com
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5405 E. La Palma Ave.
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PHONE: (855) 484-2847
CONTACT: Marty Venturini
EMAIL: marty@greentechheat.com
WEBSITE: www.GreenTechHeat.com

GreenTech Heat offers an affordable solution to control bed bugs and other pests. GreenTech manufactures commercial grade professional heat treatment equipment and many packages to fit any budget. Control bed bugs and your pest budget. No chemicals are used in the process. No license is required. Years of experience and many heat packages in use across the USA and internationally. Only GreenTech offers a full training certification option. Full training either live at your location or from video. Heat can be used to kill every type of pest and their eggs including bed bugs, cockroaches, spiders, carpet beetles, termites and more.

PROPERTY MANAGEMENT AND CONSTRUCTION

» Gorman & Company

200 N. Main St.
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PHONE: (608) 835-5003
CONTACT: Rachel Snethen
EMAIL: rsnethen@ gormanusa.com
WEBSITE: gormanusa.com

» Tenant Reports.com LLC

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Suite 101
Broomall, PA 19008

PHONE: (855) 244-2400
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Washington, DC 20026

PHONE: 1 (800) 245-2691
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» Novogradac & Company LLP, CPAs

1160 Battery St.
East Building, 2nd Floor
San Francisco, CA 94111

PHONE: (415) 356-8000
CONTACT: Rich Larsen
EMAIL: rich.larsen@novoco.com
WEBSITE: www.novoco.com

Novogradac & Company LLP is a certified public accounting firm. The Novogradac organization consists of affiliates and divisions providing professional services that include accounting, auditing, taxation, litigation support, valuation and consulting. The organization maintains clients in a broad range of industries to public housing authorities, nonprofit organization and real estate developers and syndicators. Novogradac works extensively in the affordable housing, community development, historic preservation, opportunity zones and renewable energy fields, providing tax, accounting, audit, valuation and consulting services to affordable housing developments. Novogradac also provides Rental Assistance Demonstration (RAD) consulting services to a variety of public housing authorities and nonprofit organizations.

RAD CONVERSION

» CVR Associates Inc.

2309 S. MacDill Ave.
Suite 200
Tampa, FL 33629

PHONE: (813) 223-3100
CONTACT: Fradique A. Rocha
EMAIL: cvr@cvrassociates.com
WEBSITE: www.cvrassociates.com

CVR has been providing development services to public housing authorities, the U.S. Department of Housing and Urban Development (HUD), and the affordable housing industry for over 25 years. CVR's high level of expertise has been confirmed by the fact that HUD has selected CVR, for the past seven years, as one of only a handful of firms to provide technical assistance to housing authorities across the country. CVR has assisted PHAs in the planning, preparation and successful implementation of over $2 billion of Rental Assistance Demonstration (RAD), Choice Neighborhood (CNI), HOPE VI, and other mixed-finance, community revitalization projects. The CVR team continues our RAD work with PHAs, large and small, on CHAPs that are in various stages – from working toward financing plans, to having closed and completed RAD-related operational, modernization and new construction transactions. Additional services include technical assistance, program management, strategic planning, inspection services, operational assessments, process improvement, training, construction management, improved asset management practices and technology solutions.

» Novogradac & Company LLP, CPAs

1160 Battery St.
East Building, 2nd Floor
San Francisco, CA 94111

PHONE: (415) 356-8000
CONTACT: Rich Larsen
EMAIL: rich.larsen@novoco.com
WEBSITE: www.novoco.com

Novogradac & Company LLP is a certified public accounting firm. The Novogradac organization consists of affiliates and divisions providing professional services that include accounting, auditing, taxation, litigation support, valuation and consulting. The organization maintains clients in a broad range of industries to public housing authorities, nonprofit organization and real estate developers and syndicators. Novogradac works extensively in the affordable housing, community development, historic preservation, opportunity zones and renewable energy fields, providing tax, accounting, audit, valuation and consulting services to affordable housing developments. Novogradac also provides Rental Assistance Demonstration (RAD) consulting services to a variety of public housing authorities and nonprofit organizations.

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EMAIL: dominic@gosection8.com
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Chandler, AZ 85249

PHONE: (480) 435-0623
CONTACT: Chad Wakefield
EMAIL: chad@revivaldevelopmentservices.com
WEBSITE: www.revivaldevelopmentservices.com

REAL ESTATE MANAGEMENT

» FOURMIDABLE

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PHONE: (248) 593-4600
EMAIL: jhays@fourmidable.com

RESIDENT SCREENING

» National Credit Reporting

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Suite 105
San Jose, CA 95119

PHONE: (800) 441-1661 ext. 123
CONTACT: Cynthia Clark
EMAIL: cynthia@ncrcredit.com

» ONLINE Rental Exchange

P.O. Box 1489
Winterville, NC 28590

PHONE: (866) 630-6400
CONTACT: Amanda R. Grice
EMAIL: amanda@onlineis.com
PHONE: (866) 630-6400 ext. 3292

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» RealPage Inc.

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EMAIL: sales@realpage.com
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» Tenant Reports.com LLC

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CONTACT: Steven Haftmann
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EMAIL: bbuhai@dawgsinc.com
WEBSITE: www.dawgsinc.com

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PHONE: (855) 484-2847
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EMAIL: information@housingcenter.com
WEBSITE: www.housingcenter.com

HAI Group is a family of companies founded by and dedicated to the affordable housing industry. Based in Cheshire, Connecticut, HAI Group is proud to be recognized as a pioneer of public and affordable housing insurance programs, but insurance is not our only strength. The company also offers risk management and financial services, online professional development courses and certifications for housing professionals, original housing industry research, and affordable housing advocacy support. Learn more at www.housingcenter.com.

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CONTACT: Ken Merrifield
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PHONE: (614) 891-3606
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EMAIL: saul@theinspectiongroup.com
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» Nan McKay & Associates Inc.

1810 Gillespie Way
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PHONE: (800) 783-3100
CONTACT: Emily Frampton
EMAIL: eframpton@nanmckay.com
WEBSITE: www.nanmckay.com

With more than 35 years of experience serving housing authorities across the nation, Nan McKay & Associates (NMA) is widely known as the gold standard for performance excellence in the public housing and affordable housing industry. Founded in 1980, the woman- owned company is the industry leader in providing professional services to public housing agencies, with offices in San Diego, Chicago and Miami.

National Association of Housing and Redevelopment Officials

630 I St. NW
Washington, DC 20001

PHONE: (202) 289-3500
EMAIL: nahro@nahro.org
WEBSITE: www.nahro.org

The National Association of Housing and Redevelopment Officials (NAHRO) is the leading housing and community development advocate for the provision of adequate and affordable housing and strong, viable communities for all Americans, particularly those with low- and moderate-incomes. NAHRO offers its members a wide range of services including advocacy efforts, conferences, seminars, e-learnings and e-briefings, on-site training and technical service, certification, publications and more.

» Nelrod Company

3109 Lubbock Ave.
Fort Worth, TX 76109

PHONE: (817) 922-9000
CONTACT: Jeremy Spence
EMAIL: spencej@nelrod.com
EMAIL: info@nelrod.com
WEBSITE: www.nelrod.com

The Nelrod Company is a training and consulting company that assists agencies with such services as energy audits, physical needs assessments, utility allowance studies, rent calculations, fair housing trainings and much more.

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P.O. Box 385
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Lansing, IA 52151

PHONE: (563) 538-4224
CONTACT: Dave Monserud
EMAIL: dave@lansinghp.net
WEBSITE: www.lansingHP.net

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P.O. Box 668
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PHONE: (800) 787-2620
CONTACT: Robert Young
EMAIL: sales@ruscomfg.com
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PHONE: (502) 638-0534
WEBSITE: ldgdevelopment.com

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Social Security Administration

6401 Security Blvd.
Baltimore, MD 21235

PHONE: (410) 966-5556
CONTACT: Lyssa Hargrove
EMAIL: Lyssa.Hargrove@ssa.gov
WEBSITE: www.SocialSecurity.gov

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CONTACT: Carter Shackelford
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WEBSITE: www.stovetopfirestop.com

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